

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joseph J Rago  
 Nancy C Rago  
 Debtors

Case No. 15-11883-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: YvetteWD  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 42

Date Rcvd: May 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2020.

db/jdb  
 cr +Joseph J Rago, Nancy C Rago, 519 Portland Drive, Broomall, PA 19008-4122  
 +Gulf Harbour Investments Corporation, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, CO 80129-2386  
 cr +SPECIALIZED LOAN SERVICING LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067  
 cr +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 cr ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corp, 19001 S. Western Ave, WF-21,  
 Torrance, CA 90509)  
 13492703 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
 13534538 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13534263 +Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC,  
 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083  
 13492706 +Crb/greensky, 1797 Ne Expressway, Atlanta, GA 30329-7803  
 13492707 +Cross River Bk/g Sloan, 1797 N East Expy Ne, Atlanta, GA 30329-7803  
 13575587 +ETrade Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 13492708 +Etrade, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 14452362 +Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,,  
 PO Box 65250, Salt Lake City, UT 84165-0250  
 14472602 +Federal Home Loan Mortgage Corporation, as Trustee, CO Rebecca A. Solarz, Esq.,  
 KML Law Group, 701 Market Street Suite 5000, Philadelphia PA. 19106-1541  
 13501722 +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904  
 13492711 +Mariner Finance, LLC, 2141 Cottman Ave, Suite A, Philadelphia, PA 19149-1122  
 13492713 +Rymr&fign, Po Box 94498, Las Vegas, NV 89193-4498  
 13492714 +SLs, 8742 Lucent Blvd, Highland Ranch, CO 80129-2302  
 14266258 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 14119905 +Township of Marple, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 13549675 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, TX 75001-9013  
 13492715 +Toyota Mtr, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387  
 13492716 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701)  
 13830436 WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC# N9286-01Y,  
 1000 BLUE GENTIAN ROAD, EAGAN, MN, 55121-7700  
 13570006 +Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014,  
 3476 Stateview Boulevard, Fort Mill, SC 29715-7203  
 13521550 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
 14262588 +Wells Fargo Bank, NA, PO Box 14487, Des Moines, IA 50306-3487  
 14262587 Wells Fargo Bank, NA, PO Box 10438 MAC F8235-02F, Des Moines, IA 50306-0438  
 13492717 Wells Fargo Home Projects Visa, Csl Dispute Team, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov May 21 2020 03:05:30 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 21 2020 03:05:25 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/Text: jennifer.chacon@spservicing.com May 21 2020 03:05:35  
 SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250  
 13541886 +E-mail/Text: bncmail@w-legal.com May 21 2020 03:05:22 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13492704 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 21 2020 03:11:32 Cap1/boscv,  
 Po Box 30253, Salt Lake City, UT 84130-0253  
 13492705 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 21 2020 03:11:33 Capital One,  
 Pob 30281, Salt Lake City, UT 84130-0281  
 13530712 +E-mail/Text: bankruptcy@cavps.com May 21 2020 03:05:24 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13492709 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com May 21 2020 03:05:34 Kabbage.com,  
 POB 77081, Atlanta, GA 30357-1081  
 13492710 +E-mail/Text: bncnotices@becket-lee.com May 21 2020 03:05:10 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 13566818 E-mail/PDF: MerrickBKNotifications@Resurgent.com May 21 2020 03:11:33 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13492712 +E-mail/PDF: MerrickBKNotifications@Resurgent.com May 21 2020 03:11:33 Merrick Bk,  
 Po Box 9201, Old Bethpage, NY 11804-9001  
 13515668 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 21 2020 03:05:18  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946

District/off: 0313-2

User: YvetteWD  
Form ID: 138NEW

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Total Noticed: 42

Date Rcvd: May 20, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

cr\* +Township of Marple, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
Norristown, PA 19404-3020

cr\* +Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

cr\* +Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

13492773\* +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803

13492774\* +Capl/boscv, Po Box 30253, Salt Lake City, UT 84130-0253

13492775\* +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281

13534264\* +Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC,  
3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083

13534265\* +Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC,  
3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083

13492776\* +Crb/greensky, 1797 Ne Expressway, Atlanta, GA 30329-7803

13492777\* +Cross River Bk/g Sloan, 1797 N East Expy Ne, Atlanta, GA 30329-7803

13492778\* +E\*trade, 2730 Liberty Ave, Pittsburgh, PA 15222-4704

13492779\* +Kabbage.com, POB 77081, Atlanta, GA 30357-1081

13492780\* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

13492781\* +Mariner Finance, LLC, 2141 Cottman Ave, Suite A, Philadelphia, PA 19149-1122

13492782\* +Merrick Bk, Po Box 9201, Old Bethpage, NY 11804-9001

13492783\* +Rymr&fign, Po Box 94498, Las Vegas, NV 89193-4498

13492784\* +SLS, 8742 Lucent Blvd, Highland Ranch, CO 80129-2302

14280802\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

13492785\* +Toyota Mtr, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387

13492786\* ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701)

13569243\* Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

13492787\* Wells Fargo Home Projects Visa, Csol Dispute Team, Des Moines, IA 50306

TOTALS: 0, \* 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 22, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 20, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedpne.com  
BARBARA A. FEIN on behalf of Creditor Toyota Motor Credit Corp bfein@sanddlawyers.com,  
mhanford@sanddlawyers.com  
JAMES RANDOLPH WOOD on behalf of Creditor Township of Marple jwood@portnoffonline.com,  
jwood@ecf.inforuptcy.com  
LAWRENCE S. RUBIN on behalf of Debtor Joseph J Rago echo@pennlawyer.com, foxtrot@pennlawyer.com  
LAWRENCE S. RUBIN on behalf of Joint Debtor Nancy C Rago echo@pennlawyer.com,  
foxtrot@pennlawyer.com  
LAWRENCE S. RUBIN on behalf of Plaintiff Nancy C Rago echo@pennlawyer.com,  
foxtrot@pennlawyer.com  
LAWRENCE S. RUBIN on behalf of Plaintiff Joseph J. Rago echo@pennlawyer.com,  
foxtrot@pennlawyer.com  
REBECCA ANN SOLARZ on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee  
for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3  
bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

SHANNON P. MILLER on behalf of Defendant Diane Holland smiller@mauricewutscher.com,  
kpapera@mauricewutscher.com  
SHANNON P. MILLER on behalf of Defendant Mariner Finance, LLC smiller@mauricewutscher.com,  
kpapera@mauricewutscher.com  
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Joseph J Rago and Nancy C Rago  
Debtor(s)

Bankruptcy No: 15-11883-elf  
Chapter: 13

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**NOTICE OF DEADLINES**

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 5/20/20